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AP32947 (070457.0988)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Trende et al.

Serial No. : 09/821,263 Examiner: Not Yet Assigned

Filed : March 29, 2001 Group Art Unit: To Be Assigned

For : METHOD AND SYSTEM FOR PROCESSING MESSAGES IN
A BILL PAYMENT AND PRESENTMENT SYSTEM OVER A
COMMUNICATIONS NETWORK

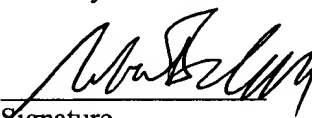
INFORMATION DISCLOSURE STATEMENT

I hereby certify that this paper is being deposited with the
United States Postal Service as first class mail in an envelope
addressed to:
Assistant Commissioner for Patents, Washington, D.C. 20231.

July 6, 2001
Date of Deposit

Robert C. Scheinfeld
Attorney Name

31,300
Registration No.


Signature

July 5, 2001
Date of Signature

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Applicants, by their attorneys, hereby bring the following documents to
the attention of the Examiner in connection with the examination of the above-captioned
patent application:

AP32947 (070457.0988)

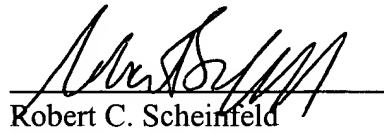
1. U.S. Patent 5,832,460 to , issued ;
2. U.S. Patent 5,699,528 to , issued ;
3. Open Financial Exchange Specification, Edition 1.5.1., November 23, 1993, (see www.ofx.net).

A PTO-1449 form and a copy of each of the above-listed documents is enclosed.

The Commissioner is hereby authorized to charge payment of any fees associated with this communication or credit any overpayment to Deposit Account

No. 02-4377.

Respectfully submitted,



Robert C. Scheinfeld
PTO Reg. No. 31,300

Attorney for Applicants
(212) 408-2512



Form PTO-1449 U.S. Department of Commerce (REV. 2-82) Patent and Trademark Office INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)	Atty. Docket No. 070457.0988 (AP32947)	Serial No. 09/821,263
	Applicant Trende et al.	
	Filing Date March 29, 2001	Group 2164

U.S. PATENT DOCUMENTS

*Exam. Init.			Document No.							Date	Name	Class	Subclass	Filing Date if Appro:
			5	8	3	2	4	6	0	11/03/98	Bednar et al.	705	27	
			5	6	9	9	5	2	8	12/16/97	Hogan	395	240	

FOREIGN PATENT DOCUMENTS

Document No.								Date	Country	Class	Subclass	Translation Yes No	

OTHER DOCUMENTS (including Author, Title, Date, Pertinent Pages, Etc.)

			Open Financial Exchange Specification, Edition 1.5.1., November 23, 1993, (see www.ofx.net).

Examiner	Date Considered
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* Examiner: Initial citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

NY02:334378.1